Serial No.: 09/521,685   Docket No: 112770 CON

CLAIMS

1-43.   Canceled.

1   44.   (Currently Amended) A method performed by a guarantor of payment for
2   purchases, the method comprising
3   receiving from a user a <u>request to send to said user at least one short-term</u>
4   <u>certificate, said request containing</u> ~~long-term certificate that contains~~ at least information
5   that verifies the identity of said user,
6   responsive to ~~receipt of said long-term certificate~~<u>said request</u>, and upon
7   authenticating said user, determining a maximum amount and a period of time ~~for~~<u>during</u>
8   which said guarantor is willing to guarantee payment for purchases by said user, ~~and~~
9   sending to said user a short-term certificate guaranteeing payment up to said
10   maximum amount for a purchase by said user from a supplier in a transaction carried out
11   over a network, <u>so that said user is enabled to enter into said transaction using said short-</u>
12   <u>term certificate as a form of payment that will be accepted by said supplier,</u> said short
13   term certificate including ~~an~~ expiration ~~date~~<u>information</u> corresponding to said period of
14   time,
15   <u>receiving said short-term certificate and an electronic record of said transaction</u>
16   <u>from said supplier, and</u>
17   <u>making payment to said supplier for said purchase a) without having received</u>
18   <u>from said supplier any request for assurance relative to said short-term certificate or</u>
19   <u>relative to said guarantor's guarantee to make said payment, and b) without providing any</u>
20   <u>such assurance to said supplier.</u>
21   ~~whereby said user is enabled to enter into said transaction using said short-term~~
22   ~~certificate as a form of payment that will be accepted by said supplier.~~

1   45.   (Previously Presented) The method of claim 44 further comprising billing
2   said user for said purchase through a regular billing channel between said guarantor and
3   said user.

1   46.   (Previously Presented) The method of claim 45 wherein said regular
2   billing channel is a telephone bill.

2

1   47.   (Previously Presented) The method of claim 44 wherein said short-term
2   certificate further includes an assertion of at least one entitlement for said user in addition
3   to the ability to use said short-term certificate to pay for purchases.

1   48.   (Previously Presented) The method of claim 44 wherein said short-term
2   certificate further includes an indication that said user is entitled to a discount to the cost
3   of said purchase.

1   49.   (Previously Presented) The method of claim 44 wherein said short-term
2   certificate further includes an indication that said user is entitled to use a form of payment
3   other than money.

1   50.   (Previously Presented) The method of claim 44 wherein said short-term
2   certificate further includes an indication that said user is entitled to use loyalty points to
3   pay for said purchase.

1   51.   (Previously Presented) The method of claim 44 wherein said short-term
2   certificate further includes at least one marketing offer from at least one market partner of
3   said guarantor.

1   52.   (Previously Presented) The method of claim 51 wherein said at least one
2   marketing offer is a discount to the cost of said purchase.

1   53.   (Previously Presented) The method of claim 51 wherein said at least one
·2   marketing offer is loyalty points to pay for said purchase.

      54-56. Canceled

1   57.   (Currently Amended) A method performed by a supplier of goods or
2   services, the method comprising
3   receiving a short-term certificate from a customer, said short-term certificate
4   specifying a maximum amount and information indicative of a period of time for during
5   which a guarantor is willing to guarantee payment for purchases by said customer,

6   consummating a purchase transaction with said customer over a network

7   including acceptance of said short-term certificate as payment for the purchase without

8   seeking any assurances relative to said short-term certificate or relative to said

9   guarantor's guarantee to make said payment, other than any assurances contained in said

10   short-term certificate itself,

11   sending said short-term certificate and an electronic record of said transaction to a

12   billing system for payment from said guarantor, and

13   receiving said payment from said guarantor.

1   58.   (Previously Presented) The method of claim 57 wherein short-term

2   certificate further includes an indication that said customer is entitled to a discount to the

3   cost of the purchase, wherein said consummating the purchase transaction includes

4   charging the discounted cost to said customer.

1   59.   (Previously Presented) The method of claim 57 wherein said short-term

2   certificate further includes an indication that said customer is entitled to use loyalty

3   points to pay for the purchase, wherein said consummating the purchase transaction

4   includes accepting said loyalty points in payment for said purchase, and wherein said

5   payment from said guarantor includes cash remuneration.

1   60.   (Previously Presented) The method of claim 57 wherein said short-term

2   certificate accepted by said supplier had been received by said customer from said

3   guarantor in response to a long-term certificate that had been sent from said customer to

4   said guarantor, said long-term certificate having contained at least information verifying

5   the identity of said customer.

4